

Information to identify the case:

Debtor 1 **Perry Martin Smith**
First Name Middle Name Last Name

Debtor 2 **Dawn Marie Smith**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **13-20417-JAD**

Social Security number or ITIN **xxx-xx-6321**
EIN **-----**

Social Security number or ITIN **xxx-xx-5408**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Perry Martin Smith

Dawn Marie Smith

12/13/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Perry Martin Smith
Dawn Marie Smith
Debtors

Case No. 13-20417-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
Form ID: 3180W

Page 1 of 2
Total Noticed: 44

Date Rcvd: Dec 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2018.

db/jdb +Perry Martin Smith, Dawn Marie Smith, 563 Joffre Cherry Valley Road, Burgettstown, PA 15021-2813
aty +Katherine E. Knowlton, Urden Law Offices, P.C., 111 Woodcrest Road, Cherry Hill, NJ 08003-3620
13558331 +Bill Me Later, P.O. Box 105658, Atlanta, GA 30348-5658
13648004 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907
13648008 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907
13558335 +Central Credit/penn Cr / Ohio Valley Hos, 916 S. 14th St., Harrisburg, PA 17104-3425
13558336 +Coll Svc Ctr / Childrens Hosp, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
13558337 +Collection Service Ctr / Ohio Vall Hosp, 689 N Nermitage Road, Hermitage, PA 16148-3203
13558342 +Global Netwk, 5320 College Blvd, Shawnee Missio, KS 66211-1621
13558347 MyCashNow, 207-1425 Marine Drive, W Vancouver, BC Canada V2T1139
13558348 +National Recovery Agen / Sewickley Hosp, 2491 Paxton St, Harrisburg, PA 17111-1036
13558349 Nco Fin/51, Po Box 13574, Philadelphia, PA 19101
13558350 +Nco Fin/51 / Med Express, 100 Fleet Street, Third Floor, Pittsburgh, PA 15220-2907
13562397 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
13558353 +PNC Bank, c/o Udren & Assoc., 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
13580143 PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
13558351 Pediatric Ophthalmology, 1385 Washington Road Route 19, Washington, PA 15301
13558354 +Pnc Bank, Attn: Bankruptcy, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
13558356 +Sst/columbus Bank&trus, Po Box 3997, St. Joseph, MO 64503-0997
13558357 +UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980
13558358 +UPMC Presbyterian Shadyside, P.O. Box 382059, Pittsburgh, PA 15250-0001
13558359 +Washington Hospital, 155 Wilson Ave., Washington, PA 15301-3398
13558361 +West Asset / ER Phys of Wash, 2703 N Highway 75, Sherman, TX 75090-2567

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 14 2018 02:31:38 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
13558332 +EDI: CAPITALONE.COM Dec 14 2018 07:19:00 Cap One / HSBC, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3439
13558333 +EDI: CAPITALONE.COM Dec 14 2018 07:19:00 Cap One / Sears, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
13558334 +EDI: CAPITALONE.COM Dec 14 2018 07:19:00 Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
13649935 EDI: RECOVERYCORP.COM Dec 14 2018 07:18:00 Capital Recovery V, LLC, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13558338 +EDI: RCSFNBMARIN.COM Dec 14 2018 07:19:00 Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
13558339 +EDI: RMSC.COM Dec 14 2018 07:19:00 Gecrb/toys, Po Box 965005, Orlando, FL 32896-5005
13558340 +EDI: RMSC.COM Dec 14 2018 07:19:00 Gemb/JC Penny, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
13558341 +EDI: RMSC.COM Dec 14 2018 07:19:00 Gembppbycr, Gemb/Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
13558343 +EDI: CBS7AVE Dec 14 2018 07:18:00 Home At Five, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
13558344 +EDI: HFC.COM Dec 14 2018 07:19:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213
13645301 EDI: RESURGENT.COM Dec 14 2018 07:19:00 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13558345 +EDI: CBSMASON Dec 14 2018 07:19:00 Masseys, 128 W River Street, Chippewa Falls, WI 54774-0001
13558346 +EDI: BLUESTEM Dec 14 2018 07:19:00 Metabnk/fhut, P.O. Box 166, Newark, NJ 07101-0166
13641564 EDI: PRA.COM Dec 14 2018 07:18:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13873459 EDI: PRA.COM Dec 14 2018 07:18:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
13875439 +EDI: PRA.COM Dec 14 2018 07:18:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
13558352 +E-mail/Text: bankruptcypgl@plaingreenloans.com Dec 14 2018 02:32:14 Plain Green Loans, 93 Mack Road, P.O. Box 270, Box Elder, MT 59521-0270
13558355 +EDI: CBS7AVE Dec 14 2018 07:18:00 Seventh Avenue, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
13642514 +EDI: BLUESTEM Dec 14 2018 07:19:00 Webbank-Fingerhut, 6250 Ridgewood Rd, St. Cloud, MN 56303-0820
13558360 +E-mail/Text: erin.henry@weirtonmedical.com Dec 14 2018 02:32:32 Weirton Medical Center, 601 Colliers Way, Weirton, WV 26062-5091

TOTAL: 21

District/off: 0315-2

User: mgut
Form ID: 3180W

Page 2 of 2
Total Noticed: 44

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank, National Association
cr* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067
cr* +PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
14034214* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541)
13572029 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
TOTALS: 1, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2018 at the address(es) listed below:

David A. Rice on behalf of Debtor Perry Martin Smith ricelaw1@verizon.net,
lowdenscott@gmail.com
David A. Rice on behalf of Joint Debtor Dawn Marie Smith ricelaw1@verizon.net,
lowdenscott@gmail.com
Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, National Association pabk@logs.com,
ewassall@logs.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteeewdp.com
Scott R. Lowden on behalf of Debtor Perry Martin Smith niclowlgl@comcast.net
Scott R. Lowden on behalf of Joint Debtor Dawn Marie Smith niclowlgl@comcast.net
Sherri J. Smith on behalf of Creditor PNC Bank, National Association pawb@fedphe.com,
sherri.braunstein@phelanhallinan.com
Stuart P. Winneg on behalf of Creditor PNC Bank, National Association swinneg@udren.com,
cblack@udren.com

TOTAL: 10